

## INFORMATION DISCLOSURE STATEMENT

Applicant : Michael A. Wilkman  
App. No : 09/909,194  
Filed : July 19, 2001  
For : UNIVERSAL TRANSACTION MANAGER  
AGENT, SYSTEMS AND METHODS  
Examiner : John L. Young  
Art Unit : 3622

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is an Information Disclosure Statement by Applicant (PTO/SB/08 equivalent) listing 11 references, 1 of which is enclosed, for consideration by the examiner.

This Information Disclosure Statement is being filed before the mailing date of a final action and before the mailing of a Notice of Allowance. This Statement is accompanied by the fees set forth in 37 C.F.R. § 1.17(p). The Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

02/28/2005 HDEMESS1 00000051 111410 09909194

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Respectfully submitted,

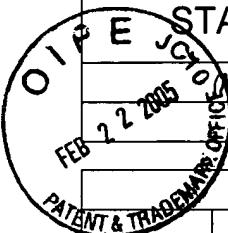
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 2/22/05

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**



(Multiple sheets used when necessary)

SHEET 1 OF 1

Application No.	09/909,194
Filing Date	July 19, 2001
First Named Inventor	Michael A. Wilkman
Art Unit	3622
Examiner	John L. Young
Attorney Docket No.	HOLCORP.005A

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	5,855,006	12-1998	Huemöeller et al.	
	2	6,183,366	02-2001	Goldberg et al.	
	3	5,948,040	09-1999	DeLorme et al.	
	4	6,466,236	10-2002	Pivowar et al.	
	5	5,930,761	07-1999	O'Toole	
	6	6,388,772	05-2002	Williams	
	7	6,026,368	02-2000	Brown et al.	
	8	6,591,245	07-2003	Klug	
	9	6,668,353	12-2003	Yurkovic	
	10	6,332,127	12-2001	Bandera et al.	

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>1</sup>
	11	Copending U.S. Application No. 09/574,627, filed May 19, 2000 (Atty. Docket No. HOLCORP.004A), and pending claims.	

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Examiner Signature	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

T<sup>1</sup> - Place a check mark in this area when an English language Translation is attached.